

## MS-23 Appendix: Financial Literacy and Debt Management Program Sessions

Class	Program Description	Date*	Location/Time
MS1 – Orientation  Fall 2012  Required Attendance  Group Session	<p><b>“Marshall Money 101”</b> Overview of Federal Financial Aid basic policy/procedures, student responsibilities, and introduction to AAMC Financial Literacy Program 101 (FLP) and other related website links.</p> <p><b>Students are required to complete AAMC FLP Basics &amp; follow up individual counseling with Financial Aid office by May 2013</b></p>	<p>Wednesday, August 8, 2012</p> <p>1 hour</p> <p>28 (40%) MS1 students have completed Basics program as of January 9, 2013</p>	BCC
MS1  Required Attendance  Individual session	<b>Begin individual counseling sessions</b> with students – discussion included, personal budgeting, pre-med debt, loan servicers, repayment/forgiveness options, and expectations from office.	Students must complete session by May 2013 - 26 (37%) MS1 interviews as of January 9, 2013	Office of Student Financial Assistance – by appointment
MS1  Fall 2012  Required Attendance  Group Session	<p><b>“Money Management”</b> AAMC Entrance Interview Presentation Session provided a basic overview of federal loans and federal repayment options. Students received a hard copy of AAMC’s “Education Debt Manager” booklet. Copy of presentation was emailed to all MS1 as a follow up.</p>	<p>October 5, 2012</p> <p>1 hour</p>	BBC 11:15 am
MS1  Group Session  Expected Attendance	<p><b>“Financially Planning for MS2 year”</b> Financial Sidebar Briefing on MS2 financial aid budget and Step One expenses; Satisfactory Academic Progress policy;</p>	May 2013	Scheduled in conjunction with Rising 2 <sup>nd</sup> Year Class Meeting
MS1  Group Session  Required Attendance	<p><b>“Financial Future Forum”</b> Panel of Federal and State Financial Incentive/Loan forgiveness program representatives will introduce a variety of options for assistance in repayment of loan. Breakout sessions for questions will be available.</p>	<p>March 2013</p> <p>1-2 hours</p>	BBC

MS2  Group session  Required Attendance	<b>“Keep Up with Your Debt “</b> Introduction to AAMC’s Medloans Organizer and Calculator  Students will be provided a demonstration of AAMC Medloans and Calculator on how to organize student loans and the benefits of looking ahead at the impact of interest on borrowing.  Interactive program. Students were emailed personal loan indebtedness and encouraged to bring IPAD to session.  (This session is a replacement for Understanding Credit Scores and Credit Reports presented to the Class of 2015 in a group session in September 2011.)	Friday, November 9, 2012   1 hour	12N – 1PM  BCC
MS2 Spring 2013  Expected Attendance	<b>“Financially Planning for MS3 Year”</b> Financial Sidebar Briefing on MS3 financial aid budget and unforeseen expenses; applying earlier for Financial Aid; saving for MS4.	March	Scheduled in conjunction with Rising 3rd Year Class Meeting
MS3  Required Attendance  Small group sessions	<b>“Financially Planning for MS4 year, Residency and Relocation”</b>  Students will learn what is covered and not covered in the federal financial aid programs during MS-IV year; tips on financial planning for residency interviews and relocation.	Beginning January 9, 2013, small group sessions of 15-20 MS3 students on January 9, 24, 28 February 4, 11 at 5pm	Scheduled in conjunction with Office of Academic Affairs
MS3 & MS4	<b>“Financial Future Forum”</b>	March 14, 2013	BCC

Interested students are invited	Panel of Federal and State Financial Incentive/Loan forgiveness program representatives will introduce a variety of options for assistance in repayment of loan.	Evening Program	
MS4  Expected Attendance	<p><b>“Senior Loan Group Exit Interview Workshop”</b></p> <p>Follow up individual counseling is strongly encouraged.</p> <p>All MS4 students with debt are required to complete an exit interview. Options are individual counseling, attending group exit workshop, or online exit.</p>	March 7, 2013	BCC